

1. A method of operating a financial service by a financial institution for a user comprising:

providing a debit card to the user, wherein the debit card is associated with a financial account such that the user may use the debit card to make purchases, and an amount corresponding, at least in part, to the cost of the purchase made using the debit card is debited to the financial account;

defining periods of time;

providing a report to the user at the end of each defined period identifying, at least in part, the purchases made with the debit card during the defined period;

designating a retailer as a preferred retailer;

calculating a reward amount for the user based, at least in part, on purchases made using the debit card during a current period;

crediting the reward amount generated during the current period to a user reward account;

activating the user reward amount at the end of the current period;

debiting the amount of the cost of a purchase in a subsequent period from the financial account; and

crediting the financial account an amount up to the amount of the purchase in the subsequent period from the activated user reward account for purchases made at the preferred retailer.

2. The method of claim 1 wherein the debit card is issued by the financial institution and wherein the financial account is held by the financial institution.

3. The method of claim 1 wherein the debit card is issued by a first financial institution and wherein the financial account is held by a second financial institution.

4. The method of claim 1 further comprising storing user reward amounts for periods prior to the current period.

5. The method of claim 1 wherein the billing report at the end of the period includes a statement of the reward amount generated in periods prior to the period and not yet redeemed, the reward amount earned during the period, the reward amount redeemed during the period, and the total reward amount earned but not yet redeemed.

6. The method of claim 5 wherein the billing report further includes a statement of the total reward amount generated in all periods.

7. The method of claim 1 further comprising displaying the logo of the financial institution on the debit card.

8. The method of claim 6 further comprising displaying the logo of the preferred retailer on the debit card.

9. The method of claim 1 wherein the preferred retailer comprises a plurality of retailers.

10. The method of claim 1 wherein the preferred retailer is an entity representing a plurality of distinct retailers.

11. The method of claim 10 wherein the entity has a theme and the plurality of distinct retailers market goods or services related to theme.

12. The method of claim 10 wherein the entity is a charitable institution.

13. The method of claim 1 wherein the preferred retailer is the financial institution.

14. The method of claim 1 further comprising calculating the reward amount, at least in part, as a percentage of the cost of purchases made at the preferred retailer by the user using the debit card.

15. The method of claim 14 further comprising calculating the reward amount, at least in part, as the sum of a first percentage of the cost of purchases made at the preferred retailer by the user using the debit card up to a first level of purchases and as a second percentage of the cost of purchases made at the preferred retailer by the user using the debit card up to a second level of purchases.

16. The method of claim 1 further comprising calculating the reward amount, at least in part, as the sum of a first percentage of the cost of all purchases made by the user using the debit card and as a second percentage of the cost of purchases made at the preferred retailer by the user using the debit card.

17. The method of claim 16 further comprising calculating the reward amount, at least in part, as the sum of a first percentage of the cost of all purchases made by the user using the debit card up to a first level of purchases and as a second percentage of the cost of purchases made at the preferred retailer by the user using the debit card up to a second level of purchases.

18. The method of claim 1 further comprising calculating the reward amount, at least in part, based on purchases of the designated goods made at the preferred retailer using the debit card.

19. The method of claim 1 further comprising calculating the reward amount, at least in part, as the sum of a first percentage of the cost of certain designated goods at the preferred retailer and as a second percentage of the cost of other purchases at the preferred retailer.

20. The method of claim 1 further comprising calculating the reward amount, at least in part, as a fixed amount for the purchase of designated goods made at the preferred retailer using the debit card.

21. The method of claim 1 wherein the reward account includes an activated component and a dormant component, and the financial account is credited for amounts up to the amount of purchases made by the user at the preferred retailer using the debit card from the activated component of the reward account up to the full amount of the active component.

22. The method of claim 1 wherein the financial account is credited from the user reward account after the financial account is debited an amount of the cost of the purchase in the subsequent period.

23. A system of reward management and tracking for a debit card reward program for a retailer in a current period, including a user having a financial account with a financial institution and a debit card issued to the user and associated with the financial account such that the financial account is debited for purchases made by the user with the debit card, the system comprising:

a computer memory means for storing data; and

a computer processor operably engaged to the computer memory means, the computer processor including:

means for storing identity of the user;

means for storing a reward earned by the user prior to the current period;

means for calculating the reward earned by the user during the current period;

means for activating the reward earned during the current period at the end of the current period;

means for crediting the financial account an amount corresponding to a purchase made during the current period at a preferred retailer, up to an amount equal to the reward earned by the user prior to the current period; and

means for reducing the amount of the reward earned by the user prior to the current period by an amount corresponding to the amount that the financial account was credited.

24. The system of claim 23 wherein the debit card is issued by the financial institution and wherein the financial account is administered by the financial institution.

25. The system of claim 22, at least in part, wherein the debit card is issued by a first financial institution and wherein the financial account is administered by a second financial institution.

26. The system of claim 22 further comprising means for storing user reward amounts for periods prior to the current period and a means for generating a billing report at the end of the current period including a statement of the reward amount generated in periods prior to the current period and not yet redeemed, the reward amount earned during the current period, the reward amount redeemed during the current period, and the total reward amount earned but not yet redeemed.

27. The system of claim 26 wherein the billing report further includes a statement of the total reward amount generated in all periods.

28. The system of claim 23 wherein the logo of the financial institution is displayed on the debit card.

29. The system of claim 23 wherein the logo of the preferred retailer is displayed on the debit card.

30. The system of claim 23 wherein the preferred retailer comprises a plurality of retailers.

31. The system of claim 23 further comprising means for calculating the reward earned by the user, at least in part, as a percentage of the cost of purchases made at the preferred retailer by the user using the debit card.

32. The system of claim 19 further comprising means for calculating the reward earned by the user, at least in part, as the sum of a first percentage of the cost of purchases made at the preferred retailer by the user using the debit card up to a first level of purchases and as a second percentage of the cost of purchases made at the preferred retailer by the user using the debit card up to a second level of purchases.

33. The system of claim 23 further comprising means for calculating the reward earned by the user, at least in part, as the sum of a first percentage of the cost of all purchases

made by the user using the debit card and as a second percentage of the cost of purchases made at the preferred retailer by the user using the debit card.

34. The system of claim 33 further comprising a means for calculating the reward earned by the user, at least in part, as the sum of a first percentage of the cost of all purchases made by the user using the debit card up to a first level of purchases and as a second percentage of the cost of purchases made at the preferred retailer by the user using the debit card up to a second level of purchases.

35. The system of claim 23 further comprising means for calculating the reward earned by the user, at least in part, based on purchases of only designated goods made at the preferred retailer using the debit card.

36. The system of claim 23 further comprising means for calculating the reward earned by the user, at least in part, as the sum of a first percentage of the cost of certain designated goods at the preferred retailer and as a second percentage of the cost of other purchases at the preferred retailer.

37. The system of claim 23 further comprising means for calculating the reward earned by the user, at least in part, as a fixed amount for the purchase of designated goods made at the preferred retailer using the debit card.

38. The system of claim 23 wherein the reward earned by the user includes an activated component and a dormant component, and the financial account is credited for amounts up to the amount of purchases made by the user at the preferred retailer using the debit card from the activated component of the reward earned by the user up to the full amount of the active component.

39. The method of claim 38 wherein the dormant component corresponds to amount earned in a current period, and wherein the dormant component is automatically activated at the end of the current period.

40. A method of operating a debit card reward program for a user by a financial institution in cooperation with a sponsor comprising:

providing a debit card to the user, wherein the debit card is associated with a financial account such that the user may use the debit card to make purchases, and an amount corresponding, at least in part, to the cost of the purchase made using the debit card is debited to the financial account;

defining periods of time;

providing a billing report to the user at the end of each defined period identifying, at least in part, the amount of the purchases made with the debit card during the defined period;

designating a retailer as a preferred retailer;

calculating a reward amount for the user based, at least in part, on purchases made using the debit card during a period;

crediting the reward amount generated during the period to a user reward account;

activating the user reward amount at the end of the period;

electing whether to provide the user reward amount to the sponsor or to the financial account;

delivering the activated user reward amount to the sponsor when provision of the reward amount to the sponsor has been elected; and

debiting the amount of the cost of a purchase in a subsequent period from the financial account and crediting the financial account an amount up to the amount of the purchase in the subsequent period from the activated user reward account for purchases made at the preferred retailer when provision of the reward amount to the financial account has been elected.

41. The method of claim 40 wherein the election is made by the financial institution.
42. The method of claim 41 wherein the election is made for the entire defined periods of time.
43. The method of claim 41 wherein the election is made for each period of time.
44. The method of claim 40 wherein the election is made by the user.
45. The method of claim 44 wherein the election is made once for the entire defined periods of time.
46. The method of claim 44 wherein the election is made for each period of time.
47. The method of claim 40 wherein the election is made by the sponsor.
48. The method of claim 47 wherein the election is made once for the entire defined periods of time.
49. The methods of claim 47 wherein the election is made for each period of time.

50. The method of claim 40 wherein the sponsor is a charitable institution.
51. The method of claim 37 wherein the sponsor has a theme and wherein the preferred retailer markets goods or services consistent with the theme.
52. The method of claim 40 wherein the financial account can only be accessed via non-branch channels.
53. The method of claim 40 wherein the amount credited to the reward amount is received, at least in part, from the financial institution.
54. The method of claim 53 wherein the amount credited to the reward amount is received, at least in part, from the preferred retailer.
55. The method of claim 40 wherein the amount credited to the reward amount is received, at least in part, from the preferred retailer.
56. The method of claim 40 wherein the debit card bears the logo of the sponsor.
57. The method of claim 40 further comprising providing an electronic link between web sites of the sponsor and the financial institution.
58. The method of claim 40 further comprising providing an electronic link between web sites of the preferred retailer and the financial institution.
59. The method of claim 40 further comprising providing an electronic link between web sites of the preferred retailer and the sponsor.
60. The method of claim 40 further comprising providing an electronic link between web sites of the financial institution, the preferred retailer and the sponsor.
61. The method of claim 40 further comprising providing a discount price to selected purchases made at the preferred retailer by the user using the debit card.
62. The method of claim 40 further comprising developing a program by the sponsor including discounts on selected goods purchased by the user using the debit card related to a

theme consistent with the sponsor, wherein the theme is presented to the user prior to providing the debit card.

63. A method of operating a debit card reward program by a financial institution for a user comprising:

providing a debit card to the user, wherein the debit card is associated with a financial account such that the user may use the debit card to make purchases at a point of sale to purchase goods, and an amount corresponding, at least in part, to the cost of the purchase made using the debit card is debited to the financial account;

defining selected parameters of information regarding each purchase made by the user;

predetermining levels of the selected parameters;

capturing information regarding each purchase made by the user including, at least in part, information concerning the selected parameters;

comparing the captured information to predetermined levels;

calculating a reward based, at least in part, on the comparison of the captured information to the predetermined levels; and

delivering the reward.

64. The method of claim 63 wherein the information is captured at the point of sale.

65. The method of claim 63 wherein the parameter is the identity of a merchant at which the purchase was made.

66. The method of claim 63 wherein the parameter is the identity of the goods purchased.

67. The method of claim 63 wherein the parameter is a date on which the purchase was made.

68. The method of claim 63 wherein the parameter is an amount of the purchase.

69. The method of claim 63 wherein the parameter is the identity of a manufacturer who markets the goods.

70. The method of claim 63 wherein defining the selected parameter comprises cooperating with a partner to select goods consistent with a theme.

71. The method of claim 63 wherein defining the selected parameter comprises cooperating with a partner to select manufacturers consistent with a theme.



72. The method of claim 63 wherein defining the selected parameter comprises cooperating with a partner to select merchants consistent with a theme.

73. The method of claim 64 wherein comparing the captured information to predetermined levels is performed on a computer of the financial institution.

74. The method of claim 64 wherein the reward is calculated when the captured information of exceeds the predetermined levels.

75. The method of claim 64 wherein the predetermined levels include a total purchase amount made with the card over a given time period.

76. The method of claim 63 wherein the predetermined level is a total purchase amount made with the debit card at a predetermined merchant over a given time period.

77. The method of claim 75 wherein the predetermined levels includes a total purchase amount of goods from a predetermined manufacturer over a given time period.

78. The method of claim 63 wherein the reward is calculated as a first percentage of all purchases made with the debit card and a second percentage of purchases of predetermined goods.

79. The method of claim 78 wherein the predetermined goods are purchased from a predetermined merchant.

80. The method of claim 63 wherein the reward is delivered to the user.

81. The method of claim 80 wherein the reward is a debit into the financial account.

82. The method of claim 63 wherein the reward is delivered to a partner.

83. The method of claim 82 wherein the reward is a debit into a financial account held by the partner.

84. The method of claim 82 wherein the selected parameters are consistent with a theme selected by the partner.

85. The method of claim 84 wherein the selected parameters are predetermined merchants.

The method of claim 84 wherein the selected parameters are predetermined goods.

86. A method of operating a debit card reward program by a financial institution for a user in conjunction with a retailer, the method comprising:

providing a debit card to the user, wherein the debit card is associated with a financial account such that the user may use the debit card to make purchases at a point of sale to purchase goods, and an amount corresponding, at least in part, to the cost of the purchase made using the debit card is debited to the financial account;

defining a reward-generating activity in terms of selected characteristics of each purchase made by the user from the retailer using the debit card;

capturing transaction data regarding each purchase made by the user using the debit card including, at least in part, information concerning the selected characteristics, wherein the transaction data includes transaction financial information and transaction purchase information;

wherein the transaction financial information relates, at least in part, to financial characteristics of each purchase made by the user from the retailer using the debit card;

wherein the transaction purchase information relates, at least in part, to particular goods sold at each purchase made by the user from the retailer using the debit card;

storing by the financial institution of transaction financial information related to each purchase made by the user from the retailer using the debit card;

storing by the retailer of transaction purchase information related to purchase made by the user from the retailer using the debit card;

comparing the transaction financial information and the transaction purchase information to the selected characteristics;

calculating a reward based, at least in part, on the comparison; and

delivering the reward.

87. A method of operating a financial service by a financial institution for a user comprising:

providing a debit card to the user, wherein the debit card is associated with a financial account such that the user may use the debit card to make purchases, and an amount corresponding, at least in part, to the cost of the purchase made using the debit card is debited to the financial account;

defining periods of time;

designating at least one retailer as a preferred retailer;

calculating a reward amount for the user based, at least in part, on purchases made using the debit card during a current period;

crediting the reward amount generated during the current period to a user reward account;

activating the user reward amount at the end of the current period;

debiting the amount of the cost of a purchase in a subsequent period from the financial account and subsequently crediting the financial account an amount up to the amount of the purchase in the subsequent period from the activated user reward account for purchases made at the preferred retailer; and

providing a report to the user at the end of each defined period identifying, at least in part, the reward amount.

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